

# Legal Services Program

## 1. Legal Defense Program (LDP)

This program provides protection of member and association rights in many employment-related matters. LDP handles more than 400 cases each year, ranging from dismissals, transfers, discrimination and ULPs to recognition issues and complex arbitrations. Assistance from the LDP is requested through the UniServ Consultant.

The NEA Unified Legal Services Program (ULSP or sometimes called the DuShane Fund) reimburses OEA 50% of legal fees on cases that qualify for the funding.

## 2. Educators Employment Liability Insurance (EEL)

This insurance covers defense of members in civil and criminal suits brought against them arising out of employment - as set out in the policy. Basically, the policy provides \$1,000,000 coverage in civil suits except for civil rights suits where the limit is \$300,000. In criminal cases, the insurer will reimburse up to \$35,000 in criminal attorney fees where the member is found not guilty.

Special extended coverage is available for some health care instructors whose students work with patients (community colleges).

## 3. Association Professional Liability Insurance Program (APL)

This insurance provides reimbursement of damages (to a limit of \$1,500,000 per occurrence including \$150,000 maximum for punitive damages) in defense of associations and leaders sued for their activities on behalf of the association. Officers, leaders, staff and locals of OEA are covered for "actual or alleged personal injury, breach of duty, neglect, error, misstatement, misleading statement, act or omission" in the course of authorized association activities. This includes duty of fair representation cases.

## 4. Fidelity Bond Program

This program provides protection against loss of funds due to employees' or officers' dishonest or fraudulent acts (limit is \$500,000 per employee, per occurrence.)